

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Scott A. Treadwell) Case No. 19-24220-CMB
) Chapter 13
Debtor)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: Debtor to provide for payment for vehicle purchased post-petition.
- ☐ a motion to lift stay
as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☐ Amended Chapter 13 Plan dated November 30, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor's Plan payments shall be changed from \$ to
\$ per month, effective ; and/or the Plan term shall be changed from

months to months.

- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: No further payments will be made to Jefferson Capital Systems, LLC due to the fact that the collateral was totaled in an accident and the loan paid in full by insurance. Westlake Financial Services shall begin receiving \$376.39 per month beginning August, 2023 due to the purchase of a 2016 Mercedes-Benz CLA 250 as approved by Order of Court dated June 21, 2023 at Docket No. 84. Debtor's counsel shall be paid an additional \$2,000.00, subject to approval via fee application, for a total of \$5,900.00 in attorney fees to be paid through the Chapter 13 Plan.

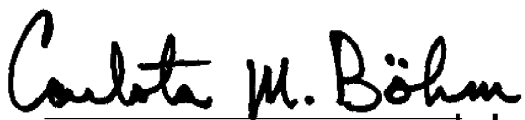
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 19th day of October, 2023

Dated: 10/19/2023



Honorable Carlota M. Böhm
United States Bankruptcy Judge

dmk

Stipulated by:

/s/Lauren M. Lamb
Counsel to Debtor
Lauren M. Lamb, Esquire
STEIDL & STEINBERG
28th Floor-Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

FILED
10/19/23 8:41 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Scott A. Treadwell
Debtor

Case No. 19-24220-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 19, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2023:

Recip ID	Recipient Name and Address
db	+ Scott A. Treadwell, 4435 Marywood Drive, Monroeville, PA 15146-1325
15148885	Asset Recovery Solutions, 220 E. Devon Avenue, Des Plaines, IL 60018
15148888	Bob's Furniture, c/o Wells Fargo Bank NA, PO Box 711118, Charlotte, NC 28272
15171043	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15148902	+ Honorable Linda Inez Zucco, 10101 Saltsburg Road, Pittsburgh, PA 15239-2156
15148905	+ Mariner Finance, LLC, 1800 Golden Mile Highway, Suite 102, Pittsburgh, PA 15239-2893
15148921	+ Tracy L. Treadwell, 140 LaVale Drive, Monroeville, PA 15146-2947

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 19 2023 23:53:00	Lakeview Loan Servicing, LLC, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 20 2023 00:01:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148882	+ Email/Text: clientservices@sourcerm.com	Oct 19 2023 23:53:00	ADT, c/o SRM, PO Box 4068, Greensboro, NC 27404-4068
15148883	+ Email/Text: amscbankruptcy@adt.com	Oct 19 2023 23:53:00	ADT Security Services, PO Box 650485, Dallas, TX 75265-0485
15148884	^ MEBN	Oct 19 2023 23:48:46	Alleghney Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15148886	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 19 2023 23:53:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15148887	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 19 2023 23:53:00	Bank of America, 4909 Savarese Circle, Ft-908-01-50, Tampa, FL 33634-2413
15148889	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 19 2023 23:53:00	Bridgecrest, PO Box 53087, Phoenix, AZ 85072-3087
15177503	+ Email/PDF: rmscedi@recoverycorp.com	Oct 20 2023 00:01:28	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15148892	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2023 00:00:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15148891	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2023 00:12:20	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253

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15148890	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2023 00:01:02	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15156484	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2023 00:01:03	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15148894	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 00:01:27	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
15148895	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 00:00:45	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15148896	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 19 2023 23:53:00	Credit Collection Service, Attn: Bankruptcy, Po Box 773, Needham, MA 02494-0918
15148898	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2023 00:00:45	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15148897	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2023 00:01:02	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15178983	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 19 2023 23:53:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15173042	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 19 2023 23:53:00	FREEDOM MORTGAGE CORPORATION, ATTN.: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15148899	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 19 2023 23:53:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15148901	Email/Text: Bankruptcy@Freedommortgage.com	Oct 19 2023 23:53:00	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
15148900	Email/Text: bnc-bluestem@quantum3group.com	Oct 19 2023 23:53:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15256489	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 19 2023 23:53:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15152672	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2023 00:01:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15148903	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2023 00:01:27	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
15148904	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2023 00:01:24	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15148906	+ Email/Text: bankruptcy@marinerfinance.com	Oct 19 2023 23:53:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15148908	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2023 23:53:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15148907	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2023 23:53:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
15178455	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2023 23:53:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15457340	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 19 2023 23:53:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15148911	+ Email/PDF: cbp@omf.com	Oct 20 2023 00:11:53	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15148909	+ Email/PDF: cbp@omf.com	Oct 20 2023 00:01:19	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15148913	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 00:11:56	Pep Boys/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

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15148914	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 19 2023 23:53:00	Quest Diagnostic, c/o Credit Collections Services, PO Box 447, Norwood, MA 02062-0447
15148915	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 00:00:42	Synchr/car Care Pep B, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15150075	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 00:00:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148917	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 00:00:41	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15148916	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 00:12:20	Synchrony Bank/ JC Penneys, PO Box 965007, Orlando, FL 32896-5007
15148918	+ Email/Text: bnc-thebureaus@quantum3group.com	Oct 19 2023 23:53:00	The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
15148919	+ Email/Text: bnc-thebureaus@quantum3group.com	Oct 19 2023 23:53:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15148920	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 00:12:14	The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
15176044	Email/Text: BNCnotices@dcmsservices.com	Oct 19 2023 23:53:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15148924	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 19 2023 23:53:00	US BankCorp, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15148923	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 19 2023 23:53:00	US BankCorp, Po Box 130, Hillsboro, OH 45133-0130
15176911	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 00:01:24	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15646130	Email/Text: bankruptcynotice@westlakefinancial.com	Oct 19 2023 23:53:00	Westlake Financial Services, P.O. Box 54807, Los Angeles, CA 90054-0807

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
15148893	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15148912	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15148910	*+	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15148922	##+	Tracy Treadwell, 140 Lavale Drive, Apt. G-12, Monroeville, PA 15146-2933

TOTAL: 1 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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User: auto

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren M. Lamb	on behalf of Debtor Scott A. Treadwell julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lily Christina Calkins	on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com lilychristinacalkins@gmail.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 12